

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

RAYMOND A. CLAYPOOLE  
MICHELLE D. CLAYPOOLE  
Debtor(s)

Case No. 16-22588JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/13/2016.
- 2) The plan was confirmed on 10/04/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/03/2017, 09/12/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/06/2021.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,470.19.
- 10) Amount of unsecured claims discharged without payment: \$33,043.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$142,748.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$142,748.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,500.00  
Court Costs \$310.00  
Trustee Expenses & Compensation \$6,924.98  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,734.98**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	1,780.20	1,780.20	807.85	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	18,656.00	0.00	0.00	0.00	0.00
ASSOCIATES IN RESP MEDICINE++	Unsecured	150.00	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	19,481.81	22,647.58	0.00	13,976.45	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	4,997.68	4,997.68	4,997.68	0.00
BANK OF NEW YORK MELLON - TRU	Priority	0.00	1,150.00	0.00	0.00	0.00
BUTLER MEMORIAL HOSPITAL	Unsecured	77.62	NA	NA	0.00	0.00
CHILDRENS HOSPITAL	Unsecured	142.73	NA	NA	0.00	0.00
CITIFINANCIAL **++	Unsecured	4,462.40	NA	NA	0.00	0.00
CITIZENS AUTO FINANCE(*)	Unsecured	10,959.46	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	176.00	NA	NA	0.00	0.00
FAMILY FOOT CARE ASSOCIATES	Unsecured	244.00	NA	NA	0.00	0.00
FEDERAL HOME LOAN MORTGAGE (	Secured	39,653.00	34,908.97	0.00	27,731.31	0.00
FEDERAL HOME LOAN MORTGAGE (	Secured	0.00	9,395.73	9,395.73	9,395.73	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	494.00	NA	NA	0.00	0.00
MEDICAL CENTER CLINIC LTD.	Unsecured	275.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	NA	3,713.37	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	5,241.47	5,241.47	2,378.58	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	2,676.64	2,676.64	2,676.64	0.00
PA DEPARTMENT OF REVENUE*	Priority	17,154.00	17,269.58	17,269.58	17,269.58	0.00
PA DEPARTMENT OF REVENUE*	Priority	1,964.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	34,389.00	41,734.78	41,734.78	41,734.78	2,454.24
POLARIS++	Secured	1,548.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	3,399.33	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	7,780.00	NA	NA	0.00	0.00
UPMC COMMUNITY MEDICINE	Unsecured	NA	689.00	689.00	312.67	0.00
UPMC PHYSICIAN SERVICES	Unsecured	110.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA D/B/A WEL	Secured	NA	8,118.60	8,118.60	8,118.60	1,158.91
WELTMAN WEINBERG & REIS CO LP	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	561.34	NA	NA	0.00	0.00
YAMAHA MOTOR FINANCE CORP*	Secured	2,760.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$41,707.76	\$0.00
Mortgage Arrearage	\$14,393.41	\$14,393.41	\$0.00
Debt Secured by Vehicle	\$8,118.60	\$8,118.60	\$1,158.91
All Other Secured	\$41,734.78	\$41,734.78	\$2,454.24
<b>TOTAL SECURED:</b>	<b>\$64,246.79</b>	<b>\$105,954.55</b>	<b>\$3,613.15</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$19,946.22	\$19,946.22	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$19,946.22</b>	<b>\$19,946.22</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$7,710.67</b>	<b>\$3,499.10</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$9,734.98</u>	
Disbursements to Creditors	<u>\$133,013.02</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$142,748.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/08/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.